

Fill in this information to identify the case:

Debtor 1 Jonathan Alvin Adams

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: District of Maryland

Case number 1918043

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:

Wells Fargo Bank, N.A.

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date of this notice

09/01/2019**New total payment:**

Principal, interest, and escrow, if any

\$ 2989.69

Last 4 digits of any number you use to identify the debtor's account:

9 4 1 5**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 2.00000%New interest rate: 3.00000%Current principal and interest payment: \$ 1650.49New principal and interest payment: \$ 1917.49**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Angela M. Mills Fowler

Signature

Date 07/08/2019Print: FOWLER,ANGELA M. MILLS

First Name

Middle Name

Last Name

VP Loan Documentation

Title

Company Wells Fargo Bank, N.A.Address MAC N9286-01Y

Number

Street

1000 Blue Gentian Road

Address 2

Eagan

MN

55121-7700

City

State

ZIP Code

Contact phone 800-274-7025NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

District of Maryland

Chapter 13 No. 1918043
Judge: Judge Wendelin I. Lipp

In re:

Jonathan Alvin Adams

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before July 09, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Jonathan Alvin Adams
14003 Mary Bowie Parkway

Upper Marlboro, MD 20774

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Richard B. Rosenblatt
The Law Offices of Richard B. Rosenblatt
30 Courthouse Square Ste. 302

Rockville, MD 20850

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Nancy Spencer Grigsby
Chapter 13 Trustee
185 Admiral Cochrane Dr.
Suite 240
Annapolis, MD 21401

/s/Angela M. Mills Fowler

VP Loan Documentation

Wells Fargo Bank, N.A.

Wells Fargo Home Mortgage

Return Mail Operations
P.O. Box 10368
Des Moines, IA 50306



June 20, 2019

Richard B. Rosenblatt
30 Courthouse Square
Ste. 302
Rockville, MD 20850

Subject: Urgent - Please forward enclosed documents to borrower(s)
Borrower(s): Jonathan Alvin Adams
Mortgage account number: [REDACTED]
Bankruptcy case number: 1918043

Dear Richard B. Rosenblatt:

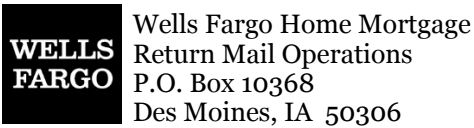
We've enclosed a copy of important documents for the above borrower(s). These documents provide the borrower(s) with information about their mortgage assistance program. Please forward the enclosed documents to the borrower(s) as soon as possible.

Thank you for your prompt attention to this matter. If you have any questions or need additional assistance, please contact us at 1-866-234-8271. We're available Monday through Friday between the hours of 6:00 AM to 10:00 PM CT, or Saturday between the hours of 8:00 AM to 2:00 PM CT.

Sincerely,

Special Loans

Enclosure(s)



June 20, 2019

Jonathan Alvin Adams
14003 Mary Bowie Pkwy
Uppr Marlboro, MD 20774

Interest Rate Adjustment Notice Reminder

PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the below referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge. THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).

Subject: Notice of interest rate increase on the modified mortgage

Mortgage account number: [REDACTED]

Bankruptcy case number: 1918043

Property Address: 14003 Mary Bowie Pkwy
Upper Marlboro, MD 20774

Dear Jonathan Alvin Adams:

We're writing with an important reminder about the upcoming interest rate increase that was part of the terms of the step-rate mortgage modification agreement. The following information explains the changes you can expect.

Understanding how the interest rate will change

When the mortgage was modified, you received a step-rate modification. As stated in the modification agreement, at the end of the initial fixed-rate term, the interest rate will increase each year until it reaches the interest rate cap. Here's how the step-rate modification works:

- The interest rate started off lower than the then-current market rate and remains at that same interest rate for 5 years.
- At the end of 5 years, the interest rate will increase according to the schedule in the modification agreement, which is a maximum increase of 1% every year, until the interest rate reaches the interest rate cap on August 1, 2023. The interest rate cap equals the market rate of interest charged by mortgage lenders on the day the final mortgage modification agreement was prepared. When the interest rate reaches the interest rate cap, it will remain fixed for the remainder of the loan modification term, per the modification agreement.

Information on the new interest rate and payment

Please review the information below that includes the details of the upcoming step-rate adjustment under the terms of the mortgage modification.

	Current	New	Effective Date
Interest Rate	2.00%	3.00%	8/1/2019
Principal	\$817.36	\$671.89	
Interest	\$833.13	\$1,245.60	
Escrow	\$1,072.20	\$1,072.20	
Total Payment	\$2,722.69	\$2,989.69	9/1/2019

Important information about the new payment

- The new monthly payment is effective on September 1, 2019 based on the new interest rate which

becomes effective August 1, 2019. This payment is based on a predetermined calculation that was included in the current mortgage modification. The allocation between principal and interest amounts may adjust based on the outstanding principal balance and the terms of the mortgage modification.

- The monthly payment includes an escrow amount that will be used to pay the property taxes, hazard insurance, and other escrowed expenses. The new total monthly mortgage payment may be subject to further change if the escrow amount needed to cover taxes and insurance is adjusted.
- Please review the chart below for a detailed breakout of the scheduled increases, showing the payment schedule with the dates, interest rates, and monthly payment amount changes. Keep this schedule handy so you can prepare for the planned increases.

Current Modified Mortgage Table

Interest Rate	Interest Rate Change Date	Adjusted Monthly Payment			Payment Begins On	Number of Monthly Payments
		Monthly Payment Amount*	Estimated Monthly Escrow Payment Amount**	Estimated Total Monthly Payment*		
3.00%	8/1/2019	\$1,917.49	\$1,072.20 May Adjust Periodically	\$2,989.69 May Adjust Periodically	9/1/2019	12
4.00%	8/1/2020	\$2,199.32	May Adjust Periodically	May Adjust Periodically	9/1/2020	12
5.00%	8/1/2021	\$2,493.70	May Adjust Periodically	May Adjust Periodically	9/1/2021	12
6.00%	8/1/2022	\$2,798.51	May Adjust Periodically	May Adjust Periodically	9/1/2022	12
6.125%	8/1/2023	\$2,836.92	May Adjust Periodically	May Adjust Periodically	9/1/2023	372
Non-Interest Bearing		\$41,026.15 Deferred Principal "Balloon"			8/1/2054 (1)	1

(1) At the time of the modification, a portion of the balance was deferred to the end of the loan. The deferred principal amount will be due by the earliest of; (1) the date you sell or transfer an interest in the property, (2) the date you pay the entire Interest Bearing Principal balance to zero, or (3) the maturity date.

Note: This table assumes that all payments are made on time and in accordance with the terms of the mortgage modification. If you are an automatic mortgage payment customer, the new payment amount will be deducted from your account in the month the change becomes effective.

Additional resources

- If you would like help with household budgeting, HUD-approved housing counseling agencies can provide assistance at no charge and can be located through: **HUD.gov**
- For assistance through the Making Home Affordable program, contact the Homeowner's HOPE Hotline at 1-888-995-HOPE, and specify you'd like Making Home Affordable (MHA) help.

We're here to help you

If you have questions or concerns about your new monthly payment or the upcoming changes to your step-rate mortgage modification, please call one of our customer service representatives at 1-866-234-8271. We're available Monday through Friday between the hours of 6:00 AM to 10:00 PM CT, or Saturday between the hours of 8:00 AM to 2:00 PM CT.

Sincerely,

Bethanne R. Ross

Bethanne R. Ross
Loan Administration Manager
Wells Fargo Home Mortgage